

Table II.A.2.c(1996) Percent of private-sector establishments that offer health insurance that offer at least one health insurance plan that required no contribution from the employee for family coverage by firm size and State: United States, 1996 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	30.9%	48.0%	38.4%	19.7%	10.3%	11.3%	42.7%	11.8%
New England:								
Maine	23.4%	35.8%	31.7% *	8.2% *	8.7% *	4.3% *	31.8%	5.1% *
Massachusetts	32.5%	50.9%	38.9%	19.9% *	4.6% *	9.6% *	45.1%	8.3% *
Connecticut	31.3%	44.9%	52.4%	20.1% *	6.6% *	8.7% *	43.9%	10.0% *
Middle Atlantic:								
New York	36.1%	51.1%	36.0%	28.8%	21.8%	5.1% *	46.0%	13.3%
New Jersey	33.8%	42.3%	44.7%	29.9%	19.5% *	14.6% *	42.1%	17.7%
Pennsylvania	36.4%	49.1%	53.4%	28.2%	22.6%	9.5% *	47.9%	15.6%
East North Central:								
Ohio	35.9%	55.6%	50.0%	28.7%	18.2%	6.0% *	51.2%	11.5%
Indiana	29.3%	55.7%	34.2% *	12.2% *	5.3% *	14.2% *	44.0%	10.8% *
Illinois	33.2%	48.3%	44.2%	22.2%	10.8% *	7.2% *	44.6%	10.8% *
Michigan	51.2%	65.4%	63.5%	51.1%	25.9%	21.7%	64.1%	25.3%
Wisconsin	35.5%	53.9%	38.5%	9.5% *	6.7% *	25.2% *	45.1%	16.1% *
West North Central:								
Minnesota	28.8%	45.7%	27.5%	21.4% *	4.0% *	4.7% *	38.8%	5.8% *
Iowa	32.3%	58.7%	29.5%	6.1% *	5.8% *	3.4% *	46.4%	3.4% *
Missouri	30.5%	52.6%	25.0%	25.1% *	13.8%	9.3% *	42.0%	13.5%
Nebraska	32.4%	58.0%	33.5%	12.6%	7.9% *	3.5% *	47.1%	5.5% *
Kansas	28.8%	40.7%	40.5%	8.5% *	2.0% *	18.6% *	37.6%	11.8% *
South Atlantic:								
Maryland	29.5%	50.5%	39.8%	12.5% *	2.8% *	5.5% *	43.6%	5.5% *
Virginia	24.1%	43.9%	38.4%	17.2% *	1.5% *	5.4% *	37.9%	6.9% *
West Virginia	29.3%	55.3%	46.3%	24.3%	7.6% *	4.4% *	48.5%	7.3% *
North Carolina	22.1%	40.3%	27.8%	6.6% *	1.9% *	9.1% *	32.7%	5.7% *
South Carolina	18.8%	32.8%	7.9% *	14.0% *	24.7% *	8.6% *	22.2%	15.1%
Georgia	30.5%	51.8%	44.4%	14.4% *	6.7% *	14.1% *	45.7%	11.2%
Florida	25.9%	39.6%	42.7%	21.8% *	0.6% *	7.9% *	40.0%	5.8% *
East South Central:								
Kentucky	30.6%	45.4%	45.4%	25.3% *	6.3% *	19.3%	41.9%	17.0%
Tennessee	29.7%	40.9%	40.1%	12.0% *	28.0% *	25.6%	36.4%	23.5%
Alabama	21.1%	40.0%	26.8%	11.1% *	2.4% *	1.6% *	32.9%	3.4% *
Mississippi	22.0%	47.3%	19.2% *	14.0% *	9.8% *	6.6% *	35.2%	7.8%
West South Central:								
Arkansas	31.9%	60.0%	28.5%	20.2% *	3.3% *	8.7% *	47.4%	7.6% *
Louisiana	25.4%	44.6%	43.1%	10.7% *	1.0% *	14.8% *	40.3%	9.6% *
Oklahoma	28.0%	52.5%	30.4% *	9.9% *	12.9% *	10.3% *	43.1%	10.0% *
Texas	21.6%	46.6%	17.3% *	8.9% *	8.4% *	7.5% *	34.1%	8.6%
Mountain:								
Colorado	24.6%	39.8%	14.9% *	14.8%	3.5% *	8.8% *	32.5%	8.6% *
New Mexico	25.9%	37.3%	28.8%	22.1% *	10.2% *	13.9% *	33.3%	14.3%
Arizona	23.6%	40.2%	35.7%	10.0% *	2.4% *	11.6% *	34.8%	9.3% *
Utah	31.5%	54.4%	41.7%	13.7% *	6.0% *	7.8% *	45.3%	8.4% *
Nevada	30.1%	50.8%	22.1% *	26.1%	15.5% *	15.4%	39.0%	17.1%
Pacific:								
Washington	34.6%	52.5%	33.1%	28.5%	26.7% *	7.4% *	44.5%	15.7%
Oregon	33.8%	45.9%	44.8%	25.9%	10.3% *	14.3% *	44.0%	15.6%
California	29.2%	42.1%	35.3%	18.7%	6.0%	19.9%	38.1%	14.6%
Hawaii	38.5%	43.5%	50.0%	27.0% *	12.4% *	30.8%	43.8%	22.8%
States not shown separately	35.2%	54.3%	39.7%	16.6% *	3.6% *	14.7% *	47.5%	11.3%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1996 Medical Expenditure Panel Survey - Insurance Component.
 Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

Table II.A.2.c(1996) Standard error for percent of private-sector establishments that offer health insurance that offer at least one health insurance plan that required no contribution from the employee for family coverage by firm size and State: United States, 1996 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.57%	0.78%	0.95%	1.29%	0.71%	0.62%	0.74%	0.50%
New England:								
Maine	4.03%	7.75%	11.34% *	3.13% *	6.17% *	3.23% *	4.63%	2.90% *
Massachusetts	3.10%	3.86%	6.70%	6.36% *	1.72% *	7.86% *	3.56%	5.35% *
Connecticut	3.81%	6.24%	9.37%	7.07% *	2.85% *	5.44% *	4.52%	3.46% *
Middle Atlantic:								
New York	2.47%	3.46%	8.56%	4.15%	6.26%	2.47% *	2.86%	3.01%
New Jersey	3.02%	3.34%	10.30%	6.95%	10.37% *	4.85% *	3.47%	3.64%
Pennsylvania	3.95%	6.37%	8.34%	5.27%	5.77%	2.89% *	5.44%	2.32%
East North Central:								
Ohio	2.61%	3.44%	6.10%	8.32%	5.46%	2.58% *	3.10%	1.84%
Indiana	3.95%	8.76%	11.15% *	5.03% *	6.56% *	6.69% *	5.11%	4.08% *
Illinois	3.19%	4.85%	7.64%	4.09%	4.57% *	3.20% *	4.52%	3.31% *
Michigan	3.78%	7.88%	7.30%	8.93%	6.21%	5.89%	5.34%	4.06%
Wisconsin	3.96%	5.08%	9.18%	3.05% *	6.23% *	12.24% *	4.03%	5.93% *
West North Central:								
Minnesota	4.29%	6.39%	6.40%	8.32% *	2.64% *	2.98% *	5.06%	2.70% *
Iowa	3.86%	5.85%	8.52%	2.73% *	2.83% *	2.95% *	4.36%	1.13% *
Missouri	2.29%	6.79%	6.97%	7.65% *	3.97%	4.86% *	3.73%	3.93%
Nebraska	3.59%	7.03%	8.46%	3.36%	3.50% *	2.24% *	4.79%	1.67% *
Kansas	4.69%	5.16%	11.47%	6.38% *	1.34% *	9.14% *	5.39%	4.49% *
South Atlantic:								
Maryland	2.49%	2.87%	10.53%	7.02% *	1.60% *	2.08% *	3.34%	1.67% *
Virginia	1.87%	5.76%	7.77%	5.56% *	2.56% *	2.37% *	2.41%	2.76% *
West Virginia	4.37%	9.07%	10.94%	6.53% *	2.99% *	2.36% *	5.77%	2.32% *
North Carolina	3.60%	7.86%	6.01%	3.84% *	5.08% *	4.79% *	5.31%	1.93% *
South Carolina	1.91%	7.38%	3.06% *	10.50% *	8.52% *	3.57% *	3.41%	3.17%
Georgia	2.78%	8.50%	8.49%	10.44% *	4.56% *	4.54% *	3.75%	2.80%
Florida	2.10%	3.42%	8.13%	8.52% *	0.61% *	4.05% *	2.79%	3.09% *
East South Central:								
Kentucky	3.31%	5.30%	9.40%	9.19% *	6.18% *	5.55%	3.96%	4.28%
Tennessee	4.06%	9.06%	7.55%	5.83% *	8.55% *	6.50%	5.71%	4.76%
Alabama	2.80%	6.32%	6.30%	5.36% *	3.96% *	1.28% *	4.86%	2.75% *
Mississippi	2.83%	7.09%	9.66% *	6.43% *	8.26% *	2.24% *	3.91%	2.14%
West South Central:								
Arkansas	5.47%	9.99%	5.86%	10.47% *	1.41% *	9.65% *	7.55%	4.00% *
Louisiana	3.38%	9.03%	3.85%	5.67% *	0.96% *	5.29% *	5.45%	3.76% *
Oklahoma	4.30%	5.47%	10.57% *	3.22% *	5.38% *	5.84% *	3.91%	4.41% *
Texas	1.46%	4.77%	6.02% *	3.43% *	2.86% *	2.51% *	2.83%	1.46%
Mountain:								
Colorado	2.88%	3.86%	9.96% *	4.00%	4.77% *	9.51% *	3.37%	4.33% *
New Mexico	4.41%	7.57%	8.47%	7.13% *	5.19% *	5.32% *	5.50%	3.91%
Arizona	1.85%	6.77%	10.67%	5.96% *	2.92% *	6.06% *	4.09%	3.01% *
Utah	3.43%	6.56%	9.00%	5.07% *	2.51% *	3.95% *	5.20%	2.51% *
Nevada	4.66%	7.74%	9.93% *	5.68%	6.53% *	4.52%	6.92%	3.88%
Pacific:								
Washington	3.69%	9.08%	6.01%	6.53%	8.06% *	2.64% *	5.54%	3.33%
Oregon	3.78%	6.18%	11.72%	5.17%	7.23% *	8.30% *	4.76%	4.20%
California	1.87%	3.50%	4.72%	4.14%	1.50%	3.49%	2.09%	2.36%
Hawaii	2.29%	3.85%	7.23%	8.32% *	5.82% *	6.96%	3.04%	5.01%
States not shown separately	2.47%	4.17%	5.71%	5.04% *	1.59% *	4.70% *	3.07%	2.24%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1996 Medical Expenditure Panel Survey - Insurance Component.
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